

**Information to identify the case:**

Debtor 1	<u>Heather R. Piergalski</u>	Social Security number or ITIN	xxx-xx-0720
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24860-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather R. Piergalski

4/10/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Heather R. Piergalski  
Debtor

Case No. 18-24860-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 10, 2024

User: auto  
Form ID: 3180W

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	+ Heather R. Piergalski, 710 Palace Court, Pittsburgh, PA 15227-4374
14967942	+ Blue Cross and Blue Shield, PO Box 64560, Saint Paul, MN 55164-0560
14967948	City of Pittsburgh EMS, PO Box 2480, Pittsburgh, PA 15230-2480
14967952	+ Kenneth and Francis Piergalski, 447 SPringdale Road, Eighty Four, PA 15330-2652

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2024 00:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14967947	EDI: CITICORP	Apr 11 2024 04:05:00	Citicorp Credit Services, PO Box 20507, Kansas City, MO 64195
14967949	Email/Text: newton@communitybank.tv	Apr 11 2024 00:11:00	Community Bank, Po Box 357, Carmichaels, PA 15320
14967943	EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Cap1/bstby, Attn: Payment Processing, PO Box 71083, Charlotte, NC 28272-1083
14967944	Email/Text: cms-bk@cms-collect.com	Apr 11 2024 00:10:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14993498	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:13:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15000716	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14967945	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14967946	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citicards, Citicorp Credit Services/Attn: Centraliz,

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15064151	+ Email/Text: rnewton@communitybank.tv	Apr 11 2024 00:11:00	Po Box 790040, Saint Louis, MO 63179-0040 Community Bank, 2111 N. Franklin Drive, Dept. 204, Washington, PA 15301-5893
14970242	EDI: DISCOVER	Apr 11 2024 04:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14967950	+ EDI: DISCOVER	Apr 11 2024 04:04:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14997092	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 11 2024 00:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14967951	Email/Text: collecadminbankruptcy@fnni.com	Apr 11 2024 00:10:00	First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197
14971303	Email/Text: collecadminbankruptcy@fnni.com	Apr 11 2024 00:10:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14967953	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 11 2024 00:10:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14996343	EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14968527	+ EDI: PRA.COM	Apr 11 2024 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14967954	+ Email/Text: ngisupport@radiusgs.com	Apr 11 2024 00:10:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
14967955	+ EDI: SYNC	Apr 11 2024 04:04:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967956	+ EDI: SYNC	Apr 11 2024 04:04:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14996233	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 11 2024 00:10:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15216410	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:13:50	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14967957	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 11 2024 00:10:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew M. Brennan	on behalf of Debtor Heather R. Piergalski attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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